

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security 2 Assumption of Executory Contract or Unexpired Lease 0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-18136
Eugene Blessing Judge: Michael B. Kaplan
Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: August 31, 2018
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: WW Initial Debtor: EB Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ 1473.00* per month to the Chapter 13 Trustee, starting on 9/1/2018 for approximately 60 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☒ Other sources of funding (describe source, amount and date when funds are available):

* plus amount paid in through 8/7/2018 of \$4,400.00

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

Mortgage modification was received and approved in related, confirmed case filed by Mrs. Blessing 16- 33252. Lender was to have established real property tax escrow but has not yet implemented this. Mortgage payments may increase by 1/12/ annual taxes , insurance and the surplus 'cushion' allowed by HUD regulations.

Section 6 Executory Contracts: VW Credit Lease is being assumed but is paid for by debtor's adult son. Debtor is accommodation party who co-signed lease. Lease is current. Ford Motor Credit lease being assumed is current.

Debtor has moved for determination if this case should be jointly administered with Case No. 16- 33252

Part 2: Adequate Protection ☐ NONE

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ 2,124.25 to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: Select Portfolio Servicing (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

| Creditor | Type of Priority | Amount to be Paid |
|--------------------------------|---|--------------------------|
| CHAPTER 13 STANDING TRUSTEE | ADMINISTRATIVE | AS ALLOWED BY STATUTE |
| ATTORNEY FEE BALANCE | ADMINISTRATIVE | BALANCE DUE: \$ 2,000.00 |
| DOMESTIC SUPPORT OBLIGATION | | |
| Internal Revenue Service | Priority income tax 2015, 2016, 2017 per 11 U.S.C. 507(a) | \$16,477.31 |
| NJ Division of Taxation | Priority income tax 2017 per 11 U.S.C. 507(a) | \$3,051.19 |
| Raritan Township Tax Collector | Real estate taxes for 2nd & 3rd Quarter 2018 per 11 U.S.C. 507(b) | \$2,220.52 |

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

| Creditor | Type of Priority | Claim Amount | Amount to be Paid |
|----------|--|--------------|-------------------|
| | Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount. | | |

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

| Creditor | Collateral or Type of Debt | Arrearage | Interest Rate on Arrearage | Amount to be Paid to Creditor (In Plan) | Regular Monthly Payment (Outside Plan) |
|----------|----------------------------|-----------|----------------------------|---|--|
| | | | | | |

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

| Name of Creditor | Collateral | Interest Rate | Amount of Claim | Total to be Paid through the Plan Including Interest Calculation |
|------------------|------------|---------------|-----------------|--|
| | | | | |

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor Interest in Collateral | Annual Interest Rate | Total Amount to be Paid |
|----------|------------|----------------|------------------------|----------------|--|----------------------|-------------------------|
| | | | | | | | |

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

| Creditor | Collateral to be Surrendered | Value of Surrendered Collateral | Remaining Unsecured Debt |
|----------|------------------------------|---------------------------------|--------------------------|
| | | | |

f. Secured Claims Unaffected by the Plan ☐ **NONE**

The following secured claims are unaffected by the Plan:

Ford Motor Credit Auto Loan (POC2) will be kept current outside the plan

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

| Creditor | Collateral | Total Amount to be Paid Through the Plan |
|----------|------------|--|
| | | |

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ _____ to be distributed *pro rata*

☐ Not less than _____ percent

☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

| Creditor | Basis for Separate Classification | Treatment | Amount to be Paid |
|----------|-----------------------------------|-----------|-------------------|
| | | | |

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

| Creditor | Arrears to be Cured in Plan | Nature of Contract or Lease | Treatment by Debtor | Post-Petition Payment |
|-----------------------|-----------------------------------|-----------------------------|---------------------|-----------------------|
| VW Credit Leasing LTD | \$0.00 lease is current per POC 5 | Auto lease | Assume | \$327.18/monthly |
| Ford Motor Credit Co. | \$0.00 lease is current per POC 1 | Auto lease | Assume | \$486.38/monthly |

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

| Creditor | Nature of Collateral | Type of Lien | Amount of Lien | Value of Collateral | Amount of Claimed Exemption | Sum of All Other Liens Against the Property | Amount of Lien to be Avoided |
|----------|----------------------|--------------|----------------|---------------------|-----------------------------|---|------------------------------|
| | | | | | | | |

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Superior Liens | Value of Creditor's Interest in Collateral | Total Amount of Lien to be Reclassified |
|----------|------------|----------------|------------------------|----------------|--|---|
| | | | | | | |

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

| Creditor | Collateral | Scheduled Debt | Total Collateral Value | Amount to be Deemed Secured | Amount to be Reclassified as Unsecured |
|----------|------------|----------------|------------------------|-----------------------------|--|
| | | | | | |

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) debtors counsel fees as allowed
- 3) Priority tax claims to IRS and NJ
- 4) Raritan Township Property Taxes 5. General Unsecured Claims without Priority

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 4/24/2018.

Explain below **why** the plan is being modified:
nonpriority tax claims treated as unsecured
Assumes VW and Ford Leases
Increased plan payment and dividend to meet trustee objections
regarding disposable income and non-exempt cash value of life
insurance.
revised Raritan Twp. Tax debt to quarters past due

Explain below **how** the plan is being modified:
increased plan payment to \$1473, removed non priority tax debt to
unsecured without priority
assumed auto leases
revised and lowered unpaid real property tax debt

Are Schedules I and J being filed simultaneously with this Modified Plan? ☒ Yes ☐ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: August 31, 2018

/s/Eugene Blessing
Debtor

Date: _____

Joint Debtor

Date: August 31, 2018

/s/William S. Wolfson
Attorney for Debtor(s)

Certificate of Notice Page 11 of 13

United States Bankruptcy Court
District of New JerseyIn re:
Eugene Blessing, Jr.
DebtorCase No. 18-18186-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: pdf901Page 1 of 3
Total Noticed: 66

Date Rcvd: Sep 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 07, 2018.

db
517473675 +Eugene Blessing, Jr., 7 Pear Court, Flemington, NJ 08822-2051
+American Express, c/o Central Credit Services, 500 North Franklin Turnpike, Ste 200, Ramsey, NJ 07446-1178
517473676 +American Express, PO Box 981537, El Paso, TX 79998-1537
517559566 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517473678 +Amex, PO Box 297871, Fort Lauderdale, FL 33329-7871
517473677 +Amex, Correspondence, PO Box 981540, El Paso, TX 79998-1540
517473679 +Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517473680 +Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
517473682 +Barclays Bank Delaware/Juniper, 100 S West St, Wilmington, DE 19801-5015
517473685 +Capital One, c/o Northland Group, PO Box 390905, Mail Code KHL1, Minneapolis, MN 55439-0905
517596425 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
517473686 +Central Credit Services LLC, 500 North Fraanklin Turnpike, Suite 200, Ramsey, NJ 07446-1178
517473689 +Citibank, c/o Northland Group, PO Box 390905, Mail Code CBK10, Minneapolis, MN 55439-0905
517473688 +Citibank, PO Box 6241, Sioux Falls, SD 57117-6241
517473687 +Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, S Louis, MO 63179-0040
517473693 +Costco Go Anywhere Citicard, PO Box 6190, Sioux Falls, SD 57117-6190
517473692 +Costco Go Anywhere Citicard, Centralized Bk/Citicorp Credit Card Svcs, PO Box 790040, St Louis, MO 63179-0040
517479543 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: FORD MOTOR CREDIT COMPANY LLC, DEPT. 55953, PO BOX 55000, DETROIT, MI. 48255-0953)
517473695 +Ford Motor Credit, PO Box Box 542000, Omaha, NE 68154-8000
517473703 +Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051
517473712 +Kohls/Capital One, c/o Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
517473718 +PayPal, P.O. Box 5138, Timonium, MD 21094-5138
517473719 +Raritan Township Tax Collector, 1 Municipal Drive, Flemington, NJ 08822-3446
517473715 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
(address filed with court: New Jersey Division of Taxation, Compliance & Enforcement Bankruptcy Unit, 50 Barracks St., 9th Flr, PO Box 245, Trenton, NJ 08695-0267)
517473725 +Synchrony Bank/Amazon, c/o Selip & Stylianou, LLP, 10 Forest Ave., Ste 300, Paramus, NJ 07652-5238
517473730 +Synchrony Bank/Olds Navy, c/o Selip & Stylianou, LLP, 10 Forest Ave., Ste 300, Paramus, NJ 07652-5238
517473735 +Synchrony Bank/Walmart, c/o Selip & Stylianou, LLP, 10 Forest Ave., Ste 300, Paramus, NJ 07652-5238
517473736 +Taylor Blessing, 2 Pear Court, Flemington, NJ 08822-2051
517514969 +VW Credit Leasing, Ltd, c/o VW Credit, Inc., PO Box 9013, Addison, Texas 75001-9013
517606140 +Your Smile LLC, c/o Lawrence Wissner, DDS, 6 Fawn Drive, Flemington, NJ 08822-2602

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 06 2018 00:31:13 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 06 2018 00:31:09 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517473684 E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 00:25:10 Capital One, 15000 Capital One Dr, Richmond, VA 23238
517473683 +E-mail/PDF: AIS.cocard.ebn@americaninfosource.com Sep 06 2018 00:24:19 Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
517473690 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 06 2018 00:30:47 Comenity Capital Bank/HSN, PO Box 182125, Columbus, OH 43218-2125
517473691 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Sep 06 2018 00:30:47 Comenity Capital Bank/HSN, 995 W 122nd Ave, Westminster, CO 80234-3417
517609289 +E-mail/Text: bncmail@w-legal.com Sep 06 2018 00:31:21 Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
517473698 +E-mail/Text: cio.bncmail@irs.gov Sep 06 2018 00:30:28 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517473702 +E-mail/Text: BKRMailOPS@weltman.com Sep 06 2018 00:30:46 Kay Jewelers, c/o Sterling Jewelers, Inc., 375 Ghent Road, Akron, OH 44333-4600
517473710 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 06 2018 00:30:19 Kohls/Capital One, Kohls Credit, PO Box 3043, Milwaukee, WI 53201-3043
517473711 +E-mail/Text: bnckohlsnotices@becket-lee.com Sep 06 2018 00:30:19 Kohls/Capital One, PO Box 3115, Milwaukee, WI 53201-3115
517614892 E-mail/PDF: resurgentbknofications@resurgent.com Sep 06 2018 00:26:18 LVNV Funding, LLC its successors and assigns as, assignee of LendingClub Corporation & LC Trust I, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 3
Total Noticed: 66

Date Rcvd: Sep 05, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517614894 E-mail/PDF: resurgentbknofications@resurgent.com Sep 06 2018 00:38:06
LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

517473713 +E-mail/Text: bk@lendingclub.com Sep 06 2018 00:31:39 Lending Club Corp, 71 Stevenson St,
Suite 300, San Francisco, CA 94105-2985

517591064 +E-mail/Text: bankruptcydpt@mcmcg.com Sep 06 2018 00:31:08 Midland Funding LLC,
PO Box 2011, Warren, MI 48090-2011

517599313 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Sep 06 2018 00:26:11
Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541

517473716 +E-mail/Text: recovery@paypal.com Sep 06 2018 00:30:12 PayPal,
Attn Managing Agent/President, 2211 North First Street, San Jose, CA 95131-2021

517473717 +E-mail/Text: recovery@paypal.com Sep 06 2018 00:30:12 Paypal, c/o Worldwide Operations,
12312 Port Grace Boulevard, La Vista, NE 68128-8236

517622428 E-mail/Text: bnc-quantum@quantum3group.com Sep 06 2018 00:31:04
Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788,
Kirkland, WA 98083-0788

517591400 E-mail/Text: bnc-quantum@quantum3group.com Sep 06 2018 00:31:04
Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788

517473720 E-mail/Text: jennifer.chacon@spservicing.com Sep 06 2018 00:32:06 Select Portfolio Servicing,
PO Box 65250, Salt Lake City, UT 84165-0250

517477317 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:25:49 Synchrony Bank,
c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

517473721 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:24:58 Synchrony Bank/ Old Navy,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517473722 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:24:07 Synchrony Bank/ Old Navy,
Po Box 965005, Orlando, FL 32896-5005

517473723 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:24:57 Synchrony Bank/Amazon,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517473724 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:24:58 Synchrony Bank/Amazon,
Po Box 965015, Orlando, FL 32896-5015

517473726 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:24:06 Synchrony Bank/Care Credit,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517473727 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:24:59 Synchrony Bank/Care Credit,
Po Box 965005, Orlando, FL 32896-5005

517473728 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:25:49 Synchrony Bank/Lowes,
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517473729 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:25:50 Synchrony Bank/Lowes,
Po Box 965005, Orlando, FL 32896-5005

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Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

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Po Box 965005, Orlando, FL 32896-5005

517473733 +E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:25:49 Synchrony Bank/Walmart,
Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060

517473734 E-mail/PDF: gecsed@recoverycorp.com Sep 06 2018 00:25:49 Synchrony Bank/Walmart,
Po Box 965024, El Paso, TX 79998

517473738 +E-mail/Text: vci.bkcy@vwcredit.com Sep 06 2018 00:31:20 VW Credit, Inc., PO Box 3,
Hillsboro, OR 97123-0003

517473737 +E-mail/Text: vci.bkcy@vwcredit.com Sep 06 2018 00:31:20 Volkswagen Credit, Inc, PO Box 3,
Hillsboro, OR 97123-0003

TOTAL: 36

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517473681* +Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803

517473694* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit, National Bankruptcy Service Center,
Po Box 62180, Colorado Springs, CO 80962)

517473696* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275,
Dearborn, MI 48121)

517473697* ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
(address filed with court: Ford Motor Credit Corporation, Ford Motor Credit, PO Box 6275,
Dearborn, MI 48121)

517473699* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

517473700* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

517473701* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

517473704* +Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051

517473705* +Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051

517473706* +Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051

517473707* +Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051

517473708* +Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051

517473709* +Kelly Blessing, 7 Pear Court, Flemington, NJ 08822-2051

517473714* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985

517513322* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Div. of Taxation, P.O. Box 245,
Trenton NJ 08695)

TOTALS: 0, * 15, ## 0

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Page 3 of 3
Total Noticed: 66

Date Rcvd: Sep 05, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 4, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Denise E. Carlon on behalf of Creditor VW Credit Leasing, Ltd dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Rebecca Ann Solarz on behalf of Creditor VW Credit Leasing, Ltd rsolarz@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
William S. Wolfson on behalf of Debtor Eugene Blessing, Jr. wwolfsonlaw@comcast.net,
liza.wwolfsonlaw@comcast.net

TOTAL: 5